

RETIREMENT APPLICATION SUPPORTING DOCUMENTS FOR DEFERRED AND TRANSFERRED MEMBERS



Sonoma County Employees' Retirement Association
433 Aviation Boulevard, Suite 100, Santa Rosa, CA 95403
Tel: (707) 565-8100 / Fax: (707) 565-8102
www.scretire.org

SCERA members retiring from deferred/transferred status must provide the following when applying for retirement:

- ✓ **Application for Service Retirement for Deferred/Transferred Members:**
Your completed *Application for Service Retirement* can be submitted to SCERA no earlier than 60 days before, and no later than, the day of your retirement. Call to schedule an appointment.
- ✓ **Retiree age verification:**
Copy of your registered* birth certificate or the front page of your passport (expired passport is acceptable).
- ✓ **Beneficiary age verification:**
 - Copy of registered* birth certificate or passport of your spouse/domestic partner.
 - Copy of registered* birth certificate or passport of children under age 18.
 - Copy of registered* birth certificate or passport of any person you will name as a beneficiary to receive a continuance upon your death.
- ✓ **Registered Certificate of Marriage or State Domestic Partnership/Civil Union:**
Copy of registered* certificate of marriage or state domestic partnership/civil union, to determine eligibility for the Unmodified option. You must be married or state registered, for at least one year prior to retirement to be eligible for the unmodified continuance.
- ✓ **Social Security card for verification of legal name for tax purposes:**
 - Copy of your social security card.
 - Copy of your beneficiary(ies) social security card.
- ✓ **Direct Deposit Authorization:**
Please complete and submit with a void blank check for checking account deposit, or a savings institution verification of complete account number and signatory name for a savings account direct deposit.
- ✓ **Tax Withholding Election (open links and print forms):**
PO Boxes cannot be used on tax forms. Please use your physical address.
 - [Federal Form W-4P](#): All retirees
 - [State Form DE 4P](#): California residents only

Following the receipt of your retirement application, SCERA staff will meet with you or mail the following document for your completion:

- ✓ **Retirement Allowance Election form:**
You will be provided with the dollar amounts of your benefit for each available option, and an election form for you to select your option and name your beneficiary. Your retirement option choice is irrevocable. If your signature is not witnessed by SCERA staff, your signature must be notarized.

* Birth, marriage, domestic partnership, and civil union certificates must be registered with the County Clerk or State in order to be accepted. Marriage licenses, Souvenir or hospital certificates will not be accepted.

**APPLICATION FOR SERVICE RETIREMENT
FOR DEFERRED AND TRANSFERRED MEMBERS**



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I hereby apply for a service retirement to the **Sonoma County Employees' Retirement Association** in accordance with the provisions of the **County Employees' Retirement Act of 1937** and the bylaws and regulations governing the Retirement System.

| | | |
|---|--------------------------|----------------|
| For an explanation of the numbered items, please see page 2 of this form. | | |
| Name: | SSN: | Date of birth: |
| Mailing address (If this differs from what SCERA has on file, your signature on this form authorizes SCERA to update our records with this address): | | |
| Home phone #: | Personal e-mail address: | |
| Cell phone #: | Work phone #: | |
| ¹ Effective retirement date: | | |
| ² I am currently married or in a registered domestic partnership: Yes <input type="radio"/> No <input type="radio"/> | | |
| ³ I have reciprocity with another system(s): Yes <input type="radio"/> No <input type="radio"/> | | |
| If yes, system name(s): | | |
| Did you submit a retirement application? Yes <input type="radio"/> No <input type="radio"/> | | |
| If yes, when? | | |
| I have read and understand the explanations on page 2 of this form. I have also read and understand the restrictions on my returning to work for a SCERA employer as explained on the Separation from Service Following Retirement Summary . Additionally, I certify that I have no agreement or understanding to return to work for a SCERA employer. I understand if I violate these restrictions my retirement benefits can be discontinued, and there may be other legal consequences. I declare under penalty of perjury under the laws of the State of California that the above is true and correct. | | |
| Applicant signature: | | Date: |
| Witness signature (<i>Must be 18 years or older and not a beneficiary</i>): | | Date: |

Your current named beneficiary⁴ will remain your beneficiary in retirement. If you wish to change your beneficiary, please contact SCERA.

Your completed application can be submitted no earlier than 60 days before, and no later than, the day of your retirement. SCERA cannot accept a back-dated application.

Explanation of terms used

¹Effective date of retirement

This is your first date of retirement. If you have reciprocity with another retirement system(s) you must use the same retirement date with both (or all) systems. SCERA cannot accept a back-dated application.

²Marital Status

If you choose the Unmodified Benefit Payment Option, a surviving, qualified spouse or registered domestic partner may be entitled to a continued benefit after your death, as described on the ***Benefit Payment Options*** form.

³Reciprocity

Mark “yes” only if you have established reciprocity with another California public retirement system.

In order to maintain the reciprocal benefits, you must retire on the same day from each system by submitting a retirement application to each system.

⁴Beneficiary

Your designated beneficiary will be the person who will receive a continuance after your death or person or persons who will receive any remaining contributions after your death. See SCERA’s ***Benefit Payment Options*** form for additional information.



SEPARATION FROM SERVICE FOLLOWING RETIREMENT SUMMARY

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California retirement law and federal tax law provide specific return to work restrictions and consequences for retirees who return to work in the same public retirement system from which they receive a benefit. The following is a summary of those restrictions. If you return to work, either as an employee or an independent contractor, for a SCERA employer following your retirement from SCERA, you and the employer need to ensure your return to work complies with retirement and tax law during the entire course of your employment. Strict penalties may be imposed on a retiree who does not satisfy these requirements.

All Members

- 960 Hour Limit: Following any required break in service,¹ retirees may continue to receive their retirement benefit if their extra help employment with a SCERA employer is limited to 960 hours per fiscal year (July 1 to June 30).
- Return to Work after Receiving Unemployment Insurance: A California public agency is prohibited from appointing a retiree if, during the 12-month period before an appointment, the retiree received unemployment arising out of California public employment.

All General Members

- All General members must have a **180-day**² break in service. There can be no agreement or understanding prior to retirement regarding your return to work. This restriction may be waived by the Board of Supervisors (or governing body) following your retirement date if you have special skills needed to perform work of a limited duration.
- If this requirement is not met, there is a plan violation and your retirement benefit payment will be suspended, and benefits already paid must be repaid, until there is a 180-day break in service.

General members with a retirement age of 58 to 59½

- **180-day** break in service as described above.
- **60-day**³ break in service following retirement, which cannot be waived.
- If the **60-day** requirement is not met, pension payments are subject to a 10% early distribution penalty by the Internal Revenue Service (IRS) and are subject to state tax penalties until the requirement is met. The retiree is responsible for paying these penalties.

General members with a retirement age less than 58

- **180-day** break in service as described above.
- **60-day** break in service, which cannot be waived.
- If the **60-day** requirement is not met pension payments are subject to early distribution tax penalties, as noted above, and there is a plan violation and benefits will be suspended, and benefits already paid must be repaid, until there is a 60-day break in service.

¹ A "break in service" as used throughout this Summary includes the employee terminating employment with no agreement or understanding between the employer and employee that the employee will return to work, either as an employee or an independent contractor, for the employer for the appropriate number of continuous days.

² For the **180-day** break in service, the following classifications are considered **Safety**: Firefighter or positions that qualify as a "Public Safety Officer" pursuant to Government Code section 3301 (which includes Deputy Sheriff, Correctional Deputy, Welfare Fraud Investigator, DA Investigator, Probation Officer, and Park Ranger). All other classifications, including Human Services Juvenile Correctional Counselors, are considered **General**. Note: this is different than the SCERA plan classifications.

³ For the **60-day** break in service, General and Safety designations follow SCERA's plan classifications.

SEPARATION FROM SERVICE FOLLOWING RETIREMENT SUMMARY

All Safety Members

- All Safety⁴ members may return to a Safety service position without a 180-day break in service.⁵
- Safety members returning to a General position must have a **180-day** break in service. There can be no agreement or understanding prior to retirement regarding your return to work. This restriction may be waived by the Board of Supervisors (or governing body) following your retirement date if you have special skills needed to perform work of a limited duration.
- If this requirement is not met, there is a plan violation and benefits will be suspended, and benefits already paid must be repaid, until there is a 180-day break in service.

Safety members with a retirement age of 50 to 59½

- **180-day** break in service as described above.
- **60-day**⁶ break in service following retirement, which cannot be waived.
- If the **60-day** requirement is not met, pension payments are subject to a 10% early distribution penalty by the Internal Revenue Service (IRS) and are subject to state tax penalties until the requirement is met. The retiree is responsible for paying these penalties.

Safety members with a retirement age less than 50

- **180-day** break in service as described above.
- **60-day** break in service, which cannot be waived.
- If the **60-day** requirement is not met pension payments are subject to early distribution tax penalties, as noted above, and there is a plan violation and benefits will be suspended, and benefits already paid must be repaid, until there is a 60-day break in service.

This Summary was prepared to help retirees understand issues surrounding return to work for a SCERA employer. The information is necessarily general and not exhaustive. You should not rely solely on the information contained in this Summary. SCERA cannot provide tax advice. If you have tax questions, you may want to seek the advice of a tax professional. If there is any discrepancy between information in this Summary and legal requirements under State or Federal law, the law will govern.

⁴ For the **180-day** break in service, the following classifications are considered **Safety**: Firefighter or positions that qualify as a “Public Safety Officer” pursuant to Government Code section 3301 (which includes Deputy Sheriff, Correctional Deputy, Welfare Fraud Investigator, DA Investigator, Probation Officer, and Park Ranger). All other classifications, including Human Services Juvenile Correctional Counselors, are considered **General**. Note: this is different than the SCERA plan classifications.

⁵ A “break in service” as used throughout this Summary includes the employee terminating employment with no agreement or understanding between the employer and employee that the employee will return to work, either as an employee or an independent contractor, for the employer for the appropriate number of continuous days.

⁶ For the **60-day** break in service, General and Safety designations follow SCERA’s plan classifications.



BENEFIT PAYMENT OPTIONS

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Unmodified Allowance

The unmodified allowance is the highest allowance possible. This option provides that, upon your death, your qualified surviving spouse/state registered domestic partner will receive a lifetime benefit equal to 60% of the benefit you received during retirement. To qualify, you and your spouse/state registered domestic partner must be legally married/registered for at least one year prior to your retirement date and continuously until your death. If there is no qualified spouse/state registered domestic partner and there are minor children, there is a 60% continuance available to the minor children as long as they remain eligible. Eligible minor children are under age 18, or under age 22 if in school full time and unmarried. If, at the time of your death, there is no one eligible for a continuance, a lump-sum payment of remaining contributions, if any, becomes payable to your beneficiary(ies).

Option 1

This option does not provide a continuance. Upon your death, a lump sum payment of any remaining member contributions becomes payable to your beneficiary(ies). Each month the annuity portion of your benefit is deducted from your contributions until the balance of your contributions is zero. You will continue to receive your benefit, but there would no longer be a benefit payable to your beneficiary(ies). You may change your beneficiary at any time(ies).

Option 2

This option provides, upon your death, a lifetime benefit to your sole beneficiary equal to 100% of the benefit you received during retirement. In order to provide this continuance, your benefit is reduced during retirement based on your life expectancy and the life expectancy of your beneficiary. Should your beneficiary pre-decease you, you will continue to receive the same reduced amount. The Internal Revenue Code (IRC) limits the percent of continuance that can be paid to a non-spouse beneficiary. The percent allowed depends on your age at retirement, and the adjusted age difference between you and your beneficiary. The difference between the IRC limit and 100% is converted to a present value lump sum at the time of your death and paid in a lump sum to your sole beneficiary. You will not be allowed to designate a new beneficiary.

Option 3

This option provides, upon your death, a lifetime benefit to your sole beneficiary equal to 50% of the benefit you received during retirement. In order to provide this continuance, your benefit is reduced during retirement based on your life expectancy and the life expectancy of your beneficiary. Should your beneficiary pre-decease you, you will continue to receive the same reduced amount. You will not be allowed to designate a new beneficiary.

Option 4

This option allows you to name multiple beneficiaries, or to designate a specific percentage of lifetime continuance to be paid to your beneficiary(ies) after your death. In order to provide this continuance, your benefit is reduced during retirement based on your life expectancy and the life expectancy of your beneficiary(ies). Should your beneficiary pre-decease you, you will continue to receive the same reduced amount. Because of the unique nature of this option, costs associated with calculating the benefit will be borne by the member.

DIRECT DEPOSIT AUTHORIZATION



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| | | |
|--------------------------------|-----------------------------------|----------------------------------|
| Primary Account | <input type="checkbox"/> Checking | <input type="checkbox"/> Savings |
| Bank Name _____ | | |
| <input type="checkbox"/> Start | <input type="checkbox"/> Change | |

| | | |
|--|---|----------------------------------|
| Second Account (Flat Amount) | <input type="checkbox"/> Checking | <input type="checkbox"/> Savings |
| Bank Name _____ | | |
| <input type="checkbox"/> Start Amount \$ _____ | <input type="checkbox"/> Change Amount \$ _____ | |

Primary Account Information
Bank Routing Number and Bank Account Number

Please attach a pre-printed voided check here or a form letter from your bank.
The attached form must include your name as the account holder, the bank routing number & your account number.
We cannot process this form without it.

Second Account Information
Bank Routing Number and Bank Account Number

Please attach a pre-printed voided check here or a form letter from your bank.
The attached form must include your name as the account holder, the bank routing number & your account number.
We cannot process this form without it.

- This form will override any previous direct deposit authorization. If you wish to terminate a current direct deposit, the "Authorization to Stop Direct Deposit" form must be completed.
- It **may** take one month to set up direct deposit.

I represent, under penalty of law, that I am an owner of the account designated for receipt of payment by direct deposit and I hereby authorize the Sonoma County Employees' Retirement Association (SCERA) to make payments of my net earnings by initiating credit entries and to initiate, if necessary, debit entries and adjustments for any credit entries in error to the above bank accounts and the depositories as shown. Further, I understand and agree that SCERA may stop direct deposits if I fail to keep SCERA informed of my current address.

Print Name XXX-XX- _____
SSN last 4 digits

Signature Date Signed _____
Home Phone / Cell Phone